

POCKET STATISTICS

1995



THE CENTRAL PENSION
SECURITY INSTITUTE



POCKET STATISTICS, 1995
The Central Pension Security Institute
Statistical facts about Finland

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* Preliminary figure or estimate

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The Central Pension Security Institute is the statutory central body of the employment pension scheme.

The administration of the Finnish employment pension scheme is decentralized, in that private pension companies, institutions, foundations and funds implement the private-sector employment pensions acts and the Central Pension Security Institute attends to matters that are common to the scheme and ensures that its implementation is uniform.

The main functions of the Central Pension Security Institute are to improve the employment pension scheme, register employment data, give advice on pensions, supervise the employers' liability to take out insurance for their employees, carry on research and compile statistics on pensions, and to disseminate information. We take pride in discharging all our duties obligingly, efficiently and objectively.

Employment pensions service is also rendered by the employment pensions institutions, the insurance companies and their local offices, by the local representatives of the Farmers' Social Insurance Institution and the local offices of the Social Insurance Institution.

The State Treasury Office provides data on the pensions payable under the State Employees' Pensions Act, the Local Government Pensions Institution gives information on the pensions under the local government pensions scheme, the National Ecclesiastical Board informs about the pensions payable under the Evangelical-Lutheran Church Pensions Act, and the Sailors' Pensions Fund informs about seamen's pensions.

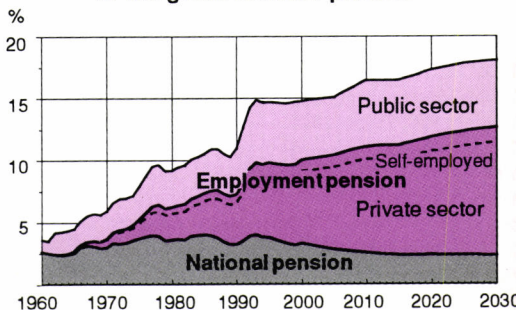
At the end of 1994, 1.2 million people drew a pension in Finland and total pension expenditure amounted to FIM 72.2 thousand million, thereby accounting for 38.5% of social security expenditure. The private-sector beneficiaries numbered 931,000 and pension expenditure amounted to FIM 29.6 thousand million.

Gross national product and social expenditure

	Gross national product FIM million	Change, %	Social security expenditure FIM million	Change, %	Social sec. expenditure GNP, %
1985	331 600	8.9	85 400	14.7	25.8
1986	355 000	7.0	93 300	9.2	26.3
1987	386 900	9.0	103 500	11.0	26.8
1988	434 300	12.3	112 700	8.9	25.9
1989	487 000	12.1	123 900	10.0	25.4
1990	515 400	5.8	140 000	13.0	27.2
1991	490 900	- 4.8	159 400	13.9	32.5
1992	476 800	- 2.9	175 600	10.2	36.8
1993	480 500	0.8	182 200	3.8	37.9
1994*	511 600	6.5	187 500	2.9	36.6

Source: Ministry of Social Affairs and Health

Proportion of pension expenditure in the gross national product*



Source: Commission on social security expenditure, 1994

Financing of social expenditure, 1994*, %

The State	Municipalities	Employers	The insured	Beneficiaries	Total
33.8	15.4	34.4	12.6	3.9	100.0

Source: Ministry of Social Affairs and Health

Social expenditure by major items, 1994*, %

Family and children	Sickness and health	Unemployment	Old age and disability	Others	Administration	Total
14.1	22.2	15.4	44.1	1.7	2.6	100.0

Source: Ministry of Social Affairs and Health

Average rate of unemployment and the number of unemployed

	Number of unemployed	Rate of unemployment, %			Duration of unemployment weeks
		All	Males	Females	
1985	129 000	5.0	5.5	4.6	16
1986	138 000	5.4	6.1	4.6	17
1987	130 000	5.1	5.8	4.3	18
1988	116 000	4.5	5.1	4.0	16
1989	89 000	3.5	3.6	3.3	14
1990	88 000	3.4	4.0	2.8	12
1991	193 000	7.6	9.3	5.7	13
1992	328 000	13.1	15.5	10.5	22
1993	444 000	17.9	19.8	15.7	30
1994	456 000	18.4	19.9	16.7	40

Source: Ministry of Labour, Statistics Finland

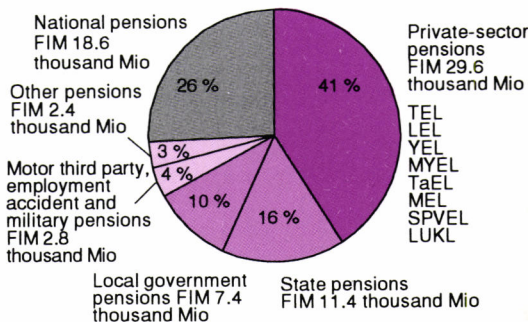
Overall pension expenditure and unemployment expenditure

	Overall pension expenditure *		Unemployment expenditure 1)	
	FIM million	Share of social sec. expenditure, %	FIM million	Share of social sec. expenditure, %
1985	36 100	42.3	5 760	6.7
1986	39 800	42.7	6 318	6.8
1987	43 600	42.1	6 746	6.5
1988	47 100	41.8	6 738	6.0
1989	51 600	41.6	6 572	5.3
1990	56 900	40.6	7 101	5.1
1991	62 700	39.3	13 428	8.4
1992	67 610	38.5	22 735	12.9
1993	70 030	38.4	27 962	15.3
1994	72 240	38.5	28 800 *	15.4

1) Source: Ministry of Social Affairs and Health

Total pension expenditure, 1994 *

FIM 72.2 thousand million



Forecasts for population changes and population

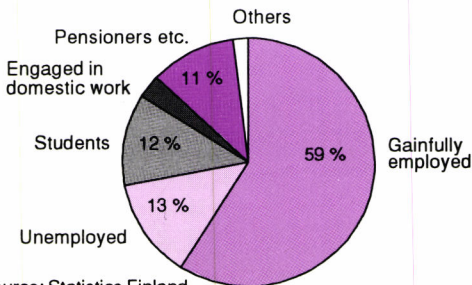
	Births	Deaths	Net migration	Population increase ‰ 1)	Population 31.12.
1995	62 600	49 100	2 000	3.1	5 114 100
2000	58 600	51 200	2 000	1.8	5 172 100
2010	57 100	55 000	2 000	0.8	5 233 100
2020	56 400	63 900	2 000	- 1.0	5 222 500
2030	52 600	73 600	2 000	- 3.7	5 095 200

1) in permille of the average population

Life expectancy, 1993, years

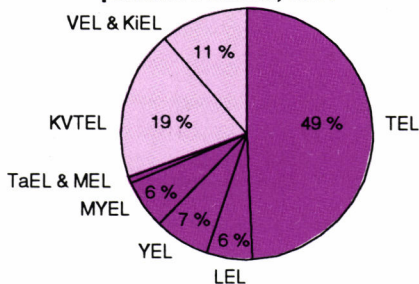
Age	0	15	25	45	65	80
Males	72.1	57.7	48.1	29.8	14.0	6.1
Females	79.5	64.9	55.1	35.8	17.9	7.4

Population aged 15-64 by activity, 1994, %

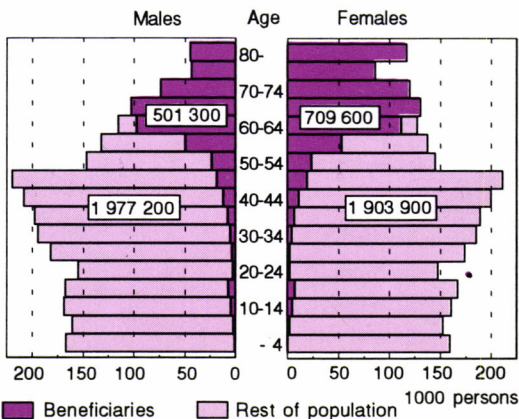


Source: Statistics Finland

Population insured for employment pension benefits, 1994*



Breakdown by age of total population and beneficiaries at year-end 1994



All beneficiaries by pension type at year-end, 1994

	Number	Percentage	
		Males	Females
Old-age pension	789 400	38	62
- early old-age pension	38 100	34	66
Disability pension	310 600	53	47
- early disability pension	63 400	48	52
Unemployment pension	43 000	48	52
Part-time pension	4 500	45	55
Front-veterans' pensions	43	21	79
Change-of-generation pen.	13 400	40	60
Farm-closure pension and farm-closure compensation	33 400	47	53
Survivor's pension	225 000	6	94
Child's pension	29 600	49	51
All beneficiaries	1 211 000	41	59

One and the same person may receive several types of pension at the same time

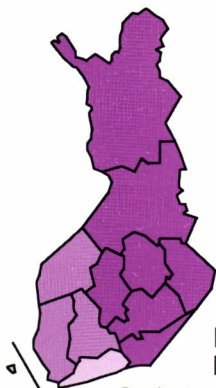
All beneficiaries by share of population 1)

	All 2)		Aged 55 - 64	
	Number	Population share, %	Number	Population share, %
1984	971 100	25.0	247 600	48.3
1986	1 027 700	26.3	282 000	54.8
1988	1 067 000	27.1	293 900	57.0
1990	1 096 600	27.6	294 000	57.5
1992	1 117 500	27.8	291 300	57.0
1994	1 147 400	28.3	296 500	57.3

1) Survivor's and child's pensions are not included

2) Pensioners over 16

Beneficiaries aged 16-64 by share of population and by county at year-end, 1994 *, %



Uudenmaan lääni	9.3
Turun ja Porin lääni	12.0
Ahvenanmaa	7.2
Hämeen lääni	12.3
Kymen lääni	14.0
Mikkelin lääni	15.2
Pohjois-Karjalan lääni	15.5
Kuopion lääni	15.5
Keski-Suomen lääni	13.7
Vaasan lääni	12.4
Oulun lääni	13.8
Lapin lääni	14.0
Counties, total	12.2

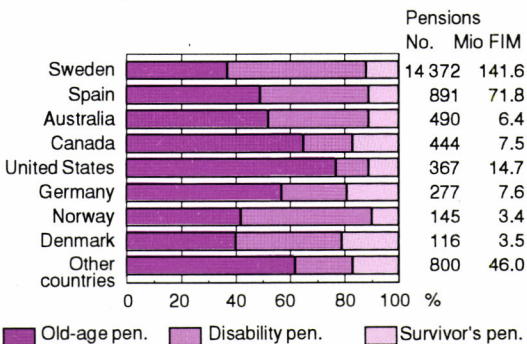
7.0 - 9.9

13.0 - 15.9

10.0 - 12.9

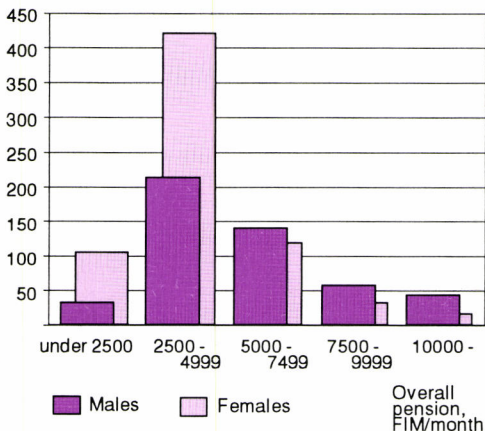
Survivor's and child's pensions are not included

Employment pensions paid abroad, 1994



All beneficiaries by size of the overall pension at year-end, 1994

1 000 persons



Average overall pension of all beneficiaries at year-end, 1994

	All	Males	Females
Number of beneficiaries	1 182 700	487 500	695 200
Average overall pension, FIM/month	4 875	5 825	4 209

Child's pensions are not included.

Employment pension and national pension indices

	Employment pension index 1962=100	Annual change %	National pension index 1957=100	Annual change %
1985	1 088	8.2	823	6.9
1986	1 165	7.1	863	4.9
1987	1 225	5.2	893	3.5
1988	1 291	5.4	926	3.7
1989	1 387	7.4	976	5.4
1990	1 481	6.8	1 045	7.1
1991	1 595	7.7	1 104	5.6
1992	1 682	5.5	1 139	3.2
1993	1 688	0.4	1 170	2.7
1994	1 688	0.0	1 170	0.0
1995	1 712	1.4	1 192	1.9

Average rates of contribution, premium income and liabilities debt

	Average rates of contribution 1) %		Premium income* 2) 1994 FIM million	Liabilities debt at year-end, 1994* 2) FIM million
	1995	1994		
TEL	20.6	18.6	23 665	142 800
LEL	21.8	19.8	1 360	13 870
YEL	17.9	17.1	1 995	1 120
MYEL	8.3	8.0	650	140
TaEL	15.0	14.0	90	180
MEL	18.0	18.0	270	1 550
Total			28 030	159 660

1) The full rate of contribution under YEL and MYEL was 19.4 % (1994) and 20.2 % (1995). Employees' contribution under TEL, LEL and TaEL was 3 % (1994) and 4 % (1995). Under MEL, the employees' contribution was 9 % (1994, 1995).

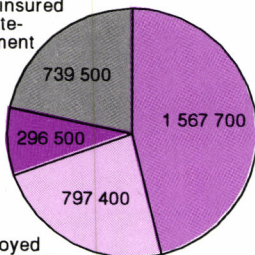
2) Basic pension cover and registered supplementary pension cover

Population of ages 15 - 64 insured for private-sector employment pension benefits and the rest of the population of corresponding age at year-end, 1993

Population not insured under the private-sector employment pensions acts

Retired at year-end, 1993

Employed before 1993



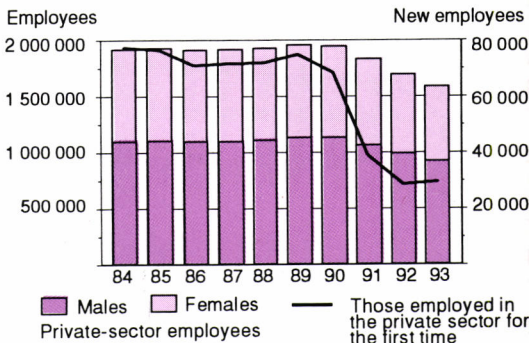
Employed in 1993

Private-sector employees by pension act, 1 000 persons

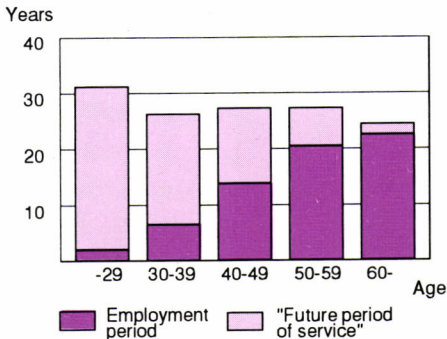
	All	TEL	MEL	LEL	TaEL	YEL	MYEL
1984	1 914	1 395	-	271	-	144	231
1985	1 928	1 413	-	262	-	151	227
1986	1 910	1 408	-	241	8	157	219
1987	1 915	1 416	-	243	10	162	209
1988	1 924	1 432	-	240	11	169	199
1989	1 951	1 459	-	246	12	176	192
1990	1 945	1 452	-	237	12	180	187
1991	1 836	1 346	-	209	12	179	180
1992	1 691	1 228	10	176	11	174	174
1993	1 585	1 147	10	148	11	175	167

Simultaneous coverage by several employment pensions acts is possible. For column all, each person has been counted only once.

Employees and new employees in the private sector



Employment period and "future period of service" of those who retired on a private-sector pension in 1993

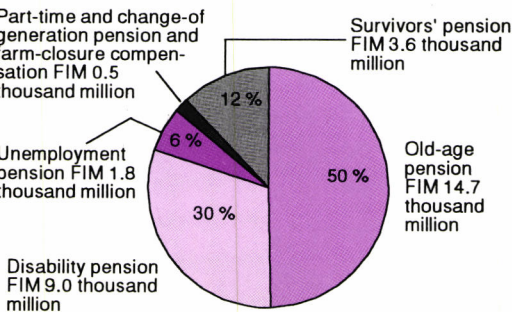


Calculated pension percentage of employees who retired on private-sector pension in 1993

	Males	Females	All
All those employed in the private sector	41.3	33.6	37.8
- Retired on a fully-effective pension	49.1	45.0	47.4
- Retired on a paid-up pension	16.4	14.0	15.1
Those employed in the private sector only	46.3	41.0	44.0
- Retired on a fully-effective pension	49.9	46.0	48.3
- Retired on a paid-up pension	21.4	18.2	19.7

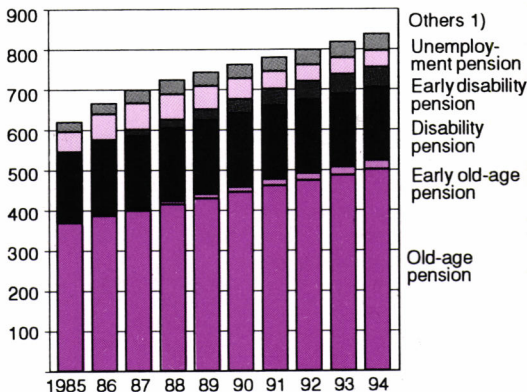
Private-sector employment pension expenditure, 1994

FIM 29.6 thousand million



Private-sector pensioners by pension type

1 000 persons



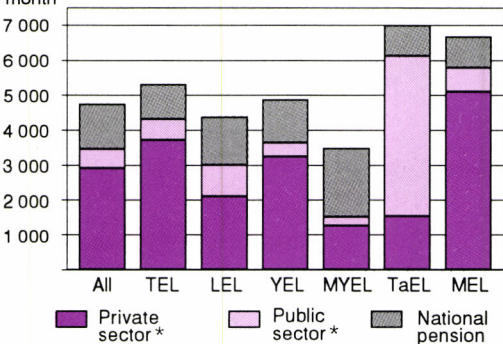
- 1) Part-time, front-veteran's early retirement, change-of-generation and farm-closure pension and farm-closure compensation

Private-sector pensioners by pension act at year-end, 1994

	All	Under 65	Median age
TEL	457 000	181 400	67,0
LEL	110 700	49 500	66,1
YEL	59 900	19 900	68,3
MYEL, SPVEL			
LUKL, LUEL	205 900	49 600	70,8
MEL	4 300	3 100	60,0
TaEL	400	200	63,3
All	838 200	303 700	67,9

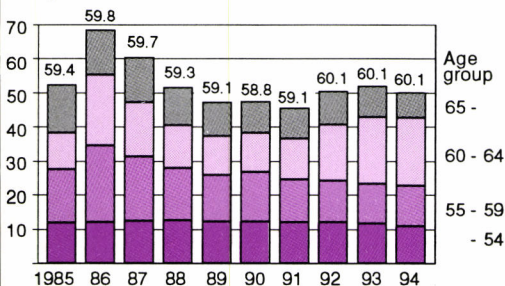
Average overall pension of old-age, disability or unemployment pensioners in the private sector at year-end, 1994

FIM/
month



Population having retired on a private-sector pension for the first time

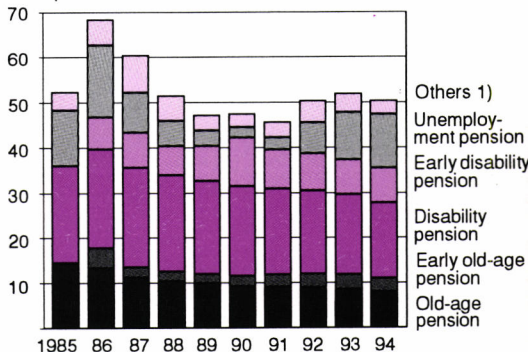
1 000 persons



See top of column for median age of those having retired in a year.

Population having retired on a private-sector pension for the first time, by pension type

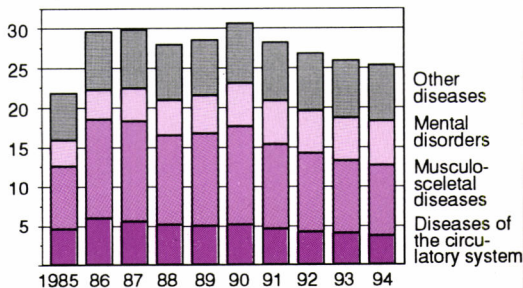
1 000 persons



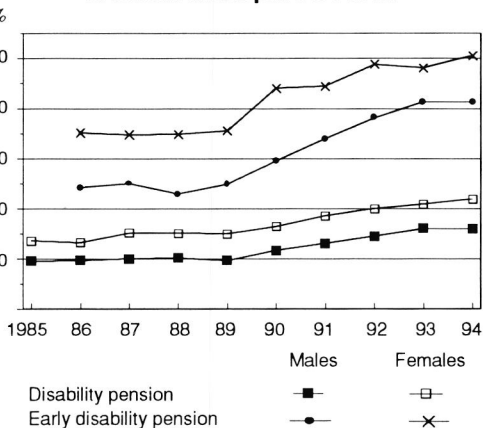
- 1) Part-time, front-veteran's early retirement, change-of-generation and farm-closure pension and farm-closure compensation

New disability pension awards in the private sector by cause of disability

1 000 pensions



Refusal rates of the new disability pension decisions in the private sector



Rehabilitees of the private sector, 1994

	Vocational rehabilitation		Medical rehabilitation		Total		Rehabilitation allowances FIM Mio
	No.	Service outlays FIM Mio	No.	Service outlays FIM Mio	No.	Service outlays FIM Mio	
Males	542	5.37	20	0.17	551	5.54	11.26
Females	183	1.14	4	0.04	185	1.17	2.96
All	725	6.51	24	0.21	736	6.71	14.22

OTHER STATISTICS OF THE CENTRAL PENSION SECURITY INSTITUTE

Available in Finnish only:

Statistical yearbook of the employment pension scheme, parts I and II

Regional statistics of the employment pension scheme in the private sector

Statistics of the employment pension expenditure by region

Quarterly statistics

Monthly statistics

Statistical yearbook of pensioners in Finland by municipality (published in co-operation with the Social Insurance Institution)

Available in English and Swedish:

Statistical yearbook of pensioners in Finland (published in co-operation with the Social Insurance Institution)

ABBREVIATIONS

TEL	The Employees' Pensions act
LEL	The Temporary Employees' Pensions Act
YEL	The Self-Employed Persons' Pensions Act
MYEL	The Farmers' Pensions Act
TaEL	The Freelance Employees' Pensions Act
MEL	The Seamen's Pensions Act
SPVEL	The Change-of-Generation Pensions Act
LUEL	The Farm-Closure Pensions Act
LUKL	The Farm-Closure Compensation Act
VEL	The State Employees' Pensions Act
KVTEL	The Local Government Employees' Pensions Act
KiEL	The Evangelical-Lutheran Church Pensions Act